

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:

GUZMAN, NORMA A

Debtor(s)

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§
§
§

Case No. 08-17230

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter _____ of the United States Bankruptcy Code was filed on _____. The case was converted to one under Chapter 7 on _____. The undersigned trustee was appointed on _____.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ _____

Funds were disbursed in the following amounts:

Payments made under an interim disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$ _____

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____², for a total compensation of \$ _____. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By:/s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

ASSET CASES

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Exhibit A

Case No: 08-17230 RG Judge: MANUEL BARBOSA

Case Name: GUZMAN, NORMA A

For Period Ending: 05/20/14

Trustee Name: JOSEPH R. VOILAND

Date Filed (f) or Converted (c): 01/18/13 (c)

341(a) Meeting Date: 02/25/13

Claims Bar Date: 02/12/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1317 Monomoy St., Apt A, Aurora, IL	103,000.00	0.00		0.00	FA
2. 1321 Monomoy St., Apt E, Aurora, IL	120,000.00	94,313.00		6,000.00	FA
3. Cash	25.00	0.00		0.00	FA
4. checking acct - Citibank	40.50	0.00		0.00	FA
5. checking acct - Washington Mutual	40.00	0.00		0.00	FA
6. savings acct - Washington mutual	15.00	0.00		0.00	FA
7. savings acct - Washington Mutual	75.00	0.00		0.00	FA
8. Security Deposit - Com-Ed	100.00	0.00		0.00	FA
9. Household Goods	750.00	0.00		0.00	FA
10. Wearing Apparel	200.00	0.00		0.00	FA
11. 2006 Toyota Corolla	9,000.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)

\$233,245.50

\$94,313.00

\$6,000.00

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 06/15/14

Current Projected Date of Final Report (TFR): 06/15/14

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-17230 -RG
Case Name: GUZMAN, NORMA A

Taxpayer ID No: *****6612

For Period Ending: 05/20/14

Trustee Name: JOSEPH R. VOILAND
Bank Name: Associated Bank
Account Number / CD #: *****1875 Checking Account

Blanket Bond (per case limit): \$ 50,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/12/14		Trsf In From Congressional Bank	BALANCE FORWARD	9999-000	4,990.00		0.00
04/07/14		Associated Bank	INITIAL WIRE TRANSFER IN	2600-000		10.00	4,990.00
05/07/14		Associated Bank	BANK SERVICE FEE	2600-000		10.00	4,980.00
			BANK SERVICE FEE	2600-000			4,970.00

COLUMN TOTALS	4,990.00	20.00	4,970.00
Less: Bank Transfers/CD's	4,990.00	0.00	
Subtotal	0.00	20.00	
Less: Payments to Debtors		0.00	
Net	0.00	20.00	

Page Subtotals 4,990.00 20.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-17230 -RG
Case Name: GUZMAN, NORMA A

Taxpayer ID No: *****6612

For Period Ending: 05/20/14

Trustee Name: JOSEPH R. VOILAND
Bank Name: Congressional Bank
Account Number / CD #: *****0705 Checking Account

Blanket Bond (per case limit): \$ 50,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/04/14	2	Juvenito Guzman	BALANCE FORWARD	1110-000	6,000.00		0.00
02/20/14	001001	ReMax Great American North 40W160 Campton Crossing Dr. St. Charles, IL 60175	real estate broker commission	3510-000		1,000.00	6,000.00
03/11/14	cb		bank service fee	2600-000		10.00	5,000.00
03/12/14		Trsf To Associated Bank	FINAL TRANSFER	9999-000		4,990.00	0.00

COLUMN TOTALS	6,000.00	6,000.00	0.00
Less: Bank Transfers/CD's	0.00	4,990.00	
Subtotal	6,000.00	1,010.00	
Less: Payments to Debtors		0.00	
Net	6,000.00	1,010.00	
 TOTAL - ALL ACCOUNTS	 NET DEPOSITS	 DISBURSEMENTS	 ACCOUNT BALANCE
Checking Account - *****1875	0.00	20.00	4,970.00
Checking Account - *****0705	6,000.00	1,010.00	0.00
 -----	 -----	 -----	 -----
	6,000.00	1,030.00	4,970.00
 =====	 =====	 =====	 =====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 6,000.00 6,000.00

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

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Date: May 20, 2014

Case Number: 08-17230
Debtor Name: GUZMAN, NORMA A

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2100-00	JOSEPH R. VOILAND 1625 Wing Road Yorkville, IL 60560	Administrative		\$1,350.00	\$0.00	\$1,350.00
001 2200-00	JOSEPH R. VOILAND 1625 Wing Road Yorkville, IL 60560	Administrative		\$121.07	\$0.00	\$121.07
001 3110-00	JOSEPH R. VOILAND 1625 Wing Road Yorkville, IL 60560	Administrative		\$914.50	\$0.00	\$914.50
001 3120-00	JOSEPH R. VOILAND 1625 Wing Road Yorkville, IL 60560	Administrative		\$6.11	\$0.00	\$6.11
001 2700-00	Clerk of the U.S. Bankruptcy Court 219 S. Dearborn Chicago, IL 60604	Administrative		\$293.00	\$0.00	\$293.00
000001 070 7100-00	Earthmover Credit Union C/O Steven D. Titiner 1700 N. Farnsworth Ave, Suite 11 Aurora, IL 60505	Unsecured		\$1,286.43	\$0.00	\$1,286.43
000002 070 7100-00	T Mobile USA Inc PO Box 53410 Bellevue, WA 98015-3410	Unsecured		\$612.43	\$0.00	\$612.43
000003 070 7100-00	East Bay Funding c/o Resurgent Capital Services PO Box 288 Greenville, SC 29603	Unsecured		\$1,814.47	\$0.00	\$1,814.47
000004 070 7100-00	T Mobile USA Inc PO Box 53410 Bellevue, WA 98015-3410	Unsecured		\$327.98	\$0.00	\$327.98
000006 070 7100-00	Asset Acceptance LLC Assignee/GE Capital-Wal-mart Po Box 2036 Warren MI 48090	Unsecured		\$644.44	\$0.00	\$644.44
000008 070 7100-00	Toyota Motor Credit Corporation Becket and Lee LLP P O Box 3001 Malvern, PA 19355	Unsecured		\$11,822.91	\$0.00	\$11,822.91
000009 070 7100-00	Portfolio Recovery Assocs., LLC POB 41067 Norfolk, VA. 23541	Unsecured		\$350.64	\$0.00	\$350.64

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: May 20, 2014

Case Number: 08-17230 Claim Class Sequence
Debtor Name: GUZMAN, NORMA A

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000010 070 7100-00	Portfolio Recovery Assocs., LLC POB 41067 Norfolk, VA. 23541	Unsecured		\$312.90	\$0.00	\$312.90
000011 070 7100-00	American InfoSource LP as agent for T Mobile/T-Mobile USA Inc PO Box 248848 Oklahoma City, OK 73124-8848	Unsecured		\$0.00	\$0.00	\$0.00
000012 070 7100-00	American InfoSource LP as agent for T Mobile/T-Mobile USA Inc PO Box 248848 Oklahoma City, OK 73124-8848	Unsecured		\$0.00	\$0.00	\$0.00
000005 050 4110-00	U.S. Bank National Association c/o Codilis & Associates, P.C. 15W030 North Frontage Road, Suite 100 Burr Ridge, IL 60527	Secured		\$0.00	\$0.00	\$0.00
000007 050 4110-00	CITIMORTGAGE,INC. POST OFFICE BOX 829009 DALLAS, TEXAS 75382	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$19,856.88	\$0.00	\$19,856.88

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-17230

Case Name: GUZMAN, NORMA A

Trustee Name: JOSEPH R. VOILAND

Balance on hand	\$
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	U.S. Bank National Association	\$	\$	\$	\$
000007	CITIMORTGAGE,I NC.	\$	\$	\$	\$

Total to be paid to secured creditors \$ _____

Remaining Balance \$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH R. VOILAND	\$	\$	\$
Trustee Expenses: JOSEPH R. VOILAND	\$	\$	\$
Attorney for Trustee Fees: JOSEPH R. VOILAND	\$	\$	\$
Attorney for Trustee Expenses: JOSEPH R. VOILAND	\$	\$	\$
Charges: Clerk of the U.S. Bankruptcy Court	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Earthmover Credit Union	\$	\$	\$
000002	T Mobile USA Inc	\$	\$	\$
000003	East Bay Funding	\$	\$	\$
000004	T Mobile USA Inc	\$	\$	\$
000006	Asset Acceptance LLC	\$	\$	\$
000008	Toyota Motor Credit Corporation	\$	\$	\$
000009	Portfolio Recovery Assocs., LLC	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000010	Portfolio Recovery Assocs., LLC	\$	\$	\$
000011	American InfoSource LP as agent for	\$	\$	\$
000012	American InfoSource LP as agent for	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE